

MARKET PROFILE

as of May 30, 2023

NYSE: ABR

Price: \$12.68

Shares Outstanding⁽¹⁾: 200.11M

Float: 171.2M

3 Mth Avg. Daily Volume: 4.7M

52-Week High: \$16.77

52-Week Low: \$10.10

Annual Dividend: \$1.68

⁽¹⁾Includes 16.29M OP units



RECENT NEWS

MAY 5, 2023

[Arbor Realty Trust Reports First Quarter 2023 Results and Increases Dividend by \\$0.02 to \\$0.42 per Share](#)

MAR 17, 2023

[Arbor Realty Trust Announces \\$50 Million Share Repurchase Program](#)

MAR 17, 2023

[Arbor Realty SR, Inc. Closes Offering of \\$95 Million of Senior Unsecured Notes due 2026](#)

ANALYST COVERAGE

JMP Securities
Steven DeLaney
212.906.3517

J.P. Morgan
Richard Shane
415.315.6701

Keefe, Bruyette & Woods
Jade Rahmani
212.887.3882

Raymond James & Associates
Stephen Laws
901.579.4868

Piper Sandler
Crispin Love
212.466.7938

PROFILE

Arbor Realty Trust, Inc. (NYSE:ABR) is a nationwide real estate investment trust and direct lender, providing loan origination and servicing for multifamily, single-family rental (SFR) portfolios and other diverse commercial real estate assets. Headquartered in Uniondale, NY, Arbor manages a multibillion-dollar servicing portfolio, specializing in government-sponsored enterprise products. Arbor is a leading Fannie Mae DUS® lender and Freddie Mac Optigo® Seller/Servicer. Arbor's product platform also includes CMBS, bridge, mezzanine and preferred equity loans. Rated by Standard and Poor's and Fitch Ratings, Arbor is committed to building on its reputation for service, quality and customized solutions with an unparalleled dedication to providing our clients excellence over the entire life of a loan.

CORPORATE STRATEGY

Arbor Realty Trust is one of the nation's premier real estate finance companies, offering the most comprehensive, customized and creative financing platforms in the commercial real estate industry. Arbor's diversified lending solutions are bolstered by its economic foundation as a real estate investment trust, but it's not just another mortgage REIT. Arbor takes pride in conducting business as a firm that builds long-term client partnerships with a results-oriented approach that produces innovative and efficient financial solutions. The company has proven it can achieve all of its objectives through the following business strategies:

- Provide customized financing
- Execute transactions rapidly
- Capitalize on Arbor's CLO technology
- Manage and maintain credit quality

COMPETITIVE STRENGTHS

- Internally managed REIT with a versatile multifamily-centric operating platform and a unique business model, consisting of three primary business platforms:
 - Balance sheet loan origination
 - GSE/Agency loan origination
 - Servicing
- Complementary operating platforms with diversified and recurring income streams with a proven track record for growth
- Capital light GSE/Agency business generating significant earnings and cash flows
- Primary focus on small balance loans in the highly attractive and stable multifamily sector
- Prudent leverage and balance sheet strategy with stable liability structures that are long-dated, nonrecourse and non-mark-to-market
- Cycle tested senior management team with 30+ years of industry experience

FIRST QUARTER 2023 HIGHLIGHTS

Company Highlights

- Diversified, annuity-based operating platform with a multifamily focus that generates strong distributable earnings and dividends in all cycles
 - GAAP net income of \$0.46 per diluted common share
 - Distributable earnings of \$0.62 per diluted common share, well in excess of our current dividend, representing a 68% payout ratio
 - Declares cash dividend on common stock of \$0.42 per share
 - Completed our first Freddie Mac Q Series securitization totaling ~\$315 million

Agency Business

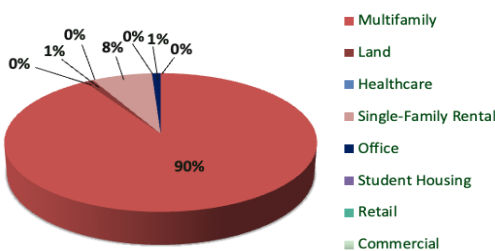
- Agency loan originations of \$1.09 billion and a servicing portfolio of ~\$28.91 billion

Structured Business

- Structured loan originations of \$268.0 million and a portfolio of ~\$13.64 billion

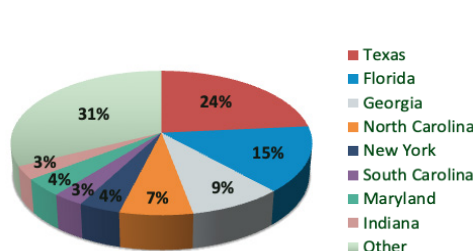
DIVERSE PRODUCT LINES: GOVERNMENT-SPONSORED ENTERPRISE PRODUCTS (FANNIE MAE, FREDDIE MAC, FHA)
CMBS BRIDGE MEZZANINE PRIVATE LABEL SINGLE-FAMILY RENTAL

STRUCTURED PORTFOLIO ASSET CLASS



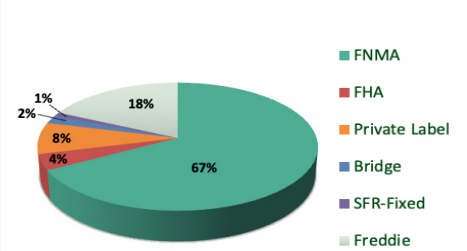
As of May 30, 2023

STRUCTURED PORTFOLIO GEOGRAPHIC LOCATION



As of May 30, 2023

AGENCY SERVICING PORTFOLIO BY INVESTOR



As of May 30, 2023

EXECUTIVE MANAGEMENT

Ivan Kaufman
Chairman and Chief Executive Officer

Paul Elenio
Chief Financial Officer

Fred Weber
Executive Vice President, Managing Director of Structured Finance and Principal Transactions

Gene Kilgore
Executive Vice President, Structured Securitization

Steve Katz
Executive Vice President, Chief Investment Officer Residential Financing

John Caulfield
Chief Operating Officer, Agency Lending

ARBOR REALTY TRUST
333 Earle Ovington Blvd.
Suite 900
Uniondale, NY 11553
T: 516.506.4200
F: 516.506.4345

375 Park Ave.
Suite 3401
New York, NY 10152
arbor.com

